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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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09/842,241

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Gregg Freishtat

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08/09/2007

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EXAMINER

KARMIS, STEFANOS

ART UNIT

PAPER NUMBER

3691

MAIL DATE

DELIVERY MODE

08/09/2007

PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	Application No. 09/842,241	Applicant(s) FREISHTAT ET AL.	
	Examiner Stefano Karmis	Art Unit 3691	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 02 May 2007.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 41-67 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 41-67 is/are rejected.
- 7) ☒ Claim(s) 66 & 67 is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)                                | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                       | 5) <input type="checkbox"/> Notice of Informal Patent Application                       |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)<br>Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____  |

## DETAILED ACTION

1. The following communication is in response to Applicant's amendment filed 02 May 2007.

### *Status of Claims*

2. Claims 1-40 are cancelled. Claims 41-67 are newly added. Therefore claims 41-67 are currently pending.

### *Claim Objections*

3. Claims 66 and 67 are objected to because of the following informalities: Claims 66 and 67 are dependent from claim 41, however it is believed by the Examiner that claims 66 and 67 are supposed to be dependent off claim 59. Appropriate correction is required.

### *Claim Rejections - 35 USC § 103*

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. Claims 41-67 are rejected under 35 U.S.C. 103(a) as being unpatentable over Drummond et al. (hereinafter Drummond) U.S. Publication 2001/0014881 in view of Rangan U.S. Patent 6,412,073.

Claims 41, 50 and 59, Drummond teaches A first Web server hosted by a first enterprise, comprising: a first mechanism for receiving a request for information or services from a customer (page 7, paragraph 0098); a second mechanism for determining whether the request comes directly from the customer, or through a second Web server at a second enterprise (page 6, paragraph 0113-0116); and a third mechanism for responding with information or provided service to the request; (page 7, paragraph 0118-0119 and page 9, paragraphs 0144-0145).

Drummond fails to teach identifying a particular server and filtering the information. Rangan teaches a unique Internet portal system that filters information based on ISP and passwords and therefore filters the information based on the determination of the ISP and password (column 4, paragraphs 31 thru column 5, line 17). Rangan further teaches that the system can be used for tracking financial transactions and purchasing goods and services (column 8, lines 8-24). Therefore it would have been obvious to one of ordinary skill in the art to modify the transaction teachings of Drummond in which certain servers can perform greater amounts of financial transactions with the filtering and identification teachings of Rangan because it allows the specific servers to be identified so that capabilities and permission levels can be determined.

Claims 42, 51 and 60, Drummond teaches that certain ATM servers have greater capabilities for performing financial transactions and requests for services (page 7, paragraph 0118-0119 and page 9, paragraphs 0144-0145). Drummond fails to teach identifying a particular server and filtering the information. Rangan teaches a unique Internet portal system that filters information based on ISP and passwords and therefore filters the information based on

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the determination of the ISP and password (column 4, paragraphs 31 thru column 5, line 17).

Rangan further teaches that the system can be used for tracking financial transactions and purchasing goods and services (column 8, lines 8-24). Therefore it would have been obvious to one of ordinary skill in the art to modify the transaction teachings of Drummond in which certain servers can perform greater amounts of financial transactions with the filtering and identification teachings of Rangan because it allows the specific servers to be identified so that capabilities and permission levels can be determined.

Claims 43, 52 and 61, Drummond teaches wherein the Web server provides personal information (PI) collection and aggregation services on behalf of the customers, and the information provided is at least partially derived from the aggregated PI (page 9, paragraphs 0143-0145).

Claims 44, 53 and 62, Drummond teaches wherein the second enterprise is one of a financial enterprise, a travel enterprise, or a security services enterprise (page 9, paragraphs 0143-0145).

Claims 45, 54 and 63, Drummond teaches wherein the aggregated PI is collected from financial institutions having money deposited for the customer in one or more accounts, and the services include enabling the customer to accomplish one or more of transferring money from

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one account to another, and transferring money from an account to settle an obligation to a third party (page 9, paragraph 0143).

Claims 46, 55 and 64, Drummond teaches wherein the transferring money to settle an obligation comprises paying a bill for either goods or services (page 9, paragraph 0143).

Claims 47, 56 and 65, Drummond fails to teach a travel enterprise. Rangan teaches that the Password-All suite can be used for a travel enterprise, and the services offered from the Web server to customers communicating from the second enterprise include one or more of enabling the customer to transact reservations for travel and redeeming mileage bonuses (column 7, lines 59 thru column 8, line 7). It would have been obvious to one of ordinary skill in the art to modify the teachings of Drummond for financial transaction to include the travel transactions because they are financial in nature and Rangan also teaches using the portal system for both bill payment as well as travel.

Claims 48, 57 and 66, wherein the specific services include one or more of (a) creating a new account, (b) authenticating the customer, (c) retrieving summary balance information, (d) retrieve detailed transactions, (e) initiating a funds transfer from one account to another, (f) get a list of eligible rewards, or (g) redeem mileage points (page 9, paragraph 0143).

Claims 49, 58 and 67, Drummond fails to teach an internet portal. Rangan teaches that a unique internet portal is provided and adapted to provide unique serves to users who have obtained access via the Internet (column 3, lines 55-65).

### ***Response to Arguments***

6. Applicant's arguments with respect to claims 41-67 have been considered but are moot in view of the new ground(s) of rejection.

### ***Conclusion***

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Stefano Karmis whose telephone number is (571) 272-6744. The examiner can normally be reached on M-F: 8-5.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alex Kalinowski can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

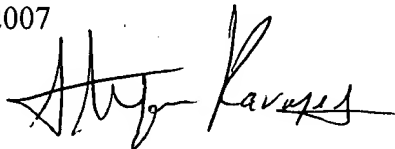
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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Respectfully Submitted

Stefanos Karmis

06 August 2007

A handwritten signature in black ink, appearing to read 'Stefanos Karmis', is written over the typed name.